

Fill in this information to identify the case:

Debtor 1 Keith R. Newman

Debtor 2 Lisa O. Newman(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of North Carolina Greensboro Division
(State)

Case number 12-11567

Form 4100R**Response to Notice of Final Cure Payment**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1 Mortgage Information**Name of Creditor:** Madison Revolving Trust 2017**Court Claim No.** (if known):5**Last four digits** of any number you use to identify the debtor's account:4386**Property address:**3616 Homeward Trl
Franklinville, NC 27248**Part 2: Prepetition Default Payments**

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01/25/2018

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of 01/25/2018 is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: / /

Middle District of North Carolina

First Name Middle Name Last Name

Case number (if known): 12-11567

Part 4 Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/Michael Jay Emrey
Signature

Date: January 4, 2018

Print: Michael Jay Emrey Title Attorney
First Name Middle Name Last Name

Company SHAPIRO & INGLE

If different from the notice address listed on the proof of claim to which this response applies:

Address 10130 Perimeter Parkway, Suite 400
Number Street
Charlotte, NC 28216
City State ZIP Code

Contact phone (704)333-8107

Email: ncbkmail@shapiro-ingale.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
GREENSBORO DIVISION**

IN RE:

**KEITH R. NEWMAN
LISA O. NEWMAN**

**12-11567
CHAPTER 13**

CERTIFICATE OF SERVICE

I hereby certify that I have this day served the foregoing and annexed pleading or paper upon:

(Served via U.S. Mail)

Keith R. Newman and Lisa O. Newman
3616 Homeward Trl
Franklinville, NC 27248

(Served via Electronic Notification Only)

William E. Mathers
135 Worth St
Asheboro, NC 27203

(Served via Electronic Notification Only)

Anita Jo Kinlaw Troxler
500 W. Friendly Ave.
P.O. Box 1720
Greensboro, NC 27402-1720

by depositing the same in a postpaid wrapper properly addressed to each such party or his attorney of record in a post office or other official depository under the exclusive care and custody of the United States Postal Service and/or by electronic mail, if applicable.

This the 4th day of January, 2018.

/s/ Michael Jay Emrey

Michael Jay Emrey, Attorney for Creditor, Bar # 49187
memrey@logs.com | 704-831-2315

Shapiro & Ingle, LLP

10130 Perimeter Pkwy, Suite 400

Charlotte, NC 28216

Phone: 704-333-8107 | Fax: 704-333-8156

Supervisory Attorney Contact: Jonathan Davis

jodavis@logs.com | 704-831-2392

Electronic Service Notifications: ncbkmail@shapiro-ingle.com